

Certificate Number: 00437-PAE-DE-030365176

Bankruptcy Case Number: 17-17240



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 30, 2017, at 2:29 o'clock PM MST, George Karpetis completed a course on personal financial management given by internet by Black Hills Children's Ranch, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 30, 2017 By: /s/Kimberly Jackson

Name: Kimberly Jackson

Title: Accredited Financial Counselor